

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Michael L Spano Jr.</u> | Social Security number or ITIN | xxx-xx-0936 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Laurel R Spano</u> | Social Security number or ITIN | xxx-xx-5474 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 18-70235-JAD | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael L Spano Jr.

Laurel R Spano

8/22/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael L Spano, Jr.
Laurel R Spano
Debtors

Case No. 18-70235-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Aug 22, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Michael L Spano, Jr., Laurel R Spano, 425 Main Street, Rockwood, PA 15557-1024 |
| 14802433 | + ARS National Services, Inc., P.O. Box 1259, Oaks, PA 19456-1259 |
| 14802444 | + Foundation Radiology Group, P.O. Box 1198, Somerset, PA 15501-0336 |
| 14802445 | Keystone Credit Services, P.O. Box 218, Leola, PA 17540-0218 |
| 14802448 | + Lendmark Financial Services, Richalnd Square, 1397 Eisenhower Blvd. Ste 100, Johnstown, PA 15904-3267 |
| 14802451 | + Michael F. Ratchford, Esquire, Ratchford Law Group, P.C., 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2087 |
| 14802454 | + National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476 |
| 14802457 | + PNC Bank, P.O. Box 1820, Miamisburg, OH 45343 |
| 14802455 | + Par Bis Nlcl, 7870 Carmargo Road, Cincinnati, OH 45243-2652 |
| 14802459 | + Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088 |
| 14802460 | + Somerset Hospital, Cashier, 225 South Center Avenue, Somerset, PA 15501-2033 |
| 14802463 | + Somerset Orthopedics, 126 E Church Street, # 2100, Somerset, PA 15501-2271 |
| 14802464 | + Somerset Orthopedics, Inc., 329 Pleasant Avenue, Somerset, PA 15501-2262 |
| 14802465 | + Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294 |
| 14802466 | + US Career Institute, 2001 Lowe Street, Fort Collins, CO 80525-5751 |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Aug 23 2023 03:30:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 22 2023 23:42:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Aug 23 2023 03:30:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 22 2023 23:42:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/PDF: resurgentbknofications@resurgent.com | Aug 22 2023 23:49:10 | LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14802432 | Email/Text: ebn@americollect.com | Aug 22 2023 23:42:00 | Americollect Inc, Po Box 1566, Manitowoc, WI 54221 |
| 14858659 | + EDI: LCIFULLSRV | Aug 23 2023 03:30:00 | Antero Capital, LLC, PO BOX 1931, Burlingame CA 94011-1931 |

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| 14802434 | Email/Text: caineweiner@ebn.phinsolutions.com | Aug 22 2023 23:41:00 | Caine Weiner, Po Box 5010, Woodland Hills, CA 91365 |
| 14816736 | EDI: CAPITALONE.COM | Aug 23 2023 03:30:00 | Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 14802435 | EDI: CAPITALONE.COM | Aug 23 2023 03:30:00 | Capital One, N.A., P.O. Box 71087, Charlotte, NC 28272-1087 |
| 14802436 | + Email/Text: BKBCNMAIL@carringtonms.com | Aug 22 2023 23:41:00 | Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5948 |
| 14829309 | + Email/Text: BKBCNMAIL@carringtonms.com | Aug 22 2023 23:41:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948 |
| 14802439 | + Email/Text: bankruptcy@firstenergycorp.com | Aug 22 2023 23:42:00 | Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303 |
| 14802440 | + EDI: CONVERGENT.COM | Aug 23 2023 03:30:00 | Convergent, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004 |
| 14802441 | + EDI: CCS.COM | Aug 23 2023 03:30:00 | Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679 |
| 14802442 | + Email/Text: bdsupport@creditmanagementcompany.com | Aug 22 2023 23:42:00 | Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 |
| 14854911 | EDI: DIRECTV.COM | Aug 23 2023 03:30:00 | Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008 |
| 14802437 | EDI: JPMORGANCHASE | Aug 23 2023 03:30:00 | Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886 |
| 14802438 | EDI: JPMORGANCHASE | Aug 23 2023 03:30:00 | Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 14802449 | Email/Text: LibertySOP@cscglobal.com | Aug 22 2023 23:41:00 | Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116 |
| 14860480 | Email/PDF: resurgentbknofications@resurgent.com | Aug 22 2023 23:48:20 | LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14802450 | Email/Text: camanagement@mtb.com | Aug 22 2023 23:41:00 | M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203 |
| 14858963 | + Email/Text: camanagement@mtb.com | Aug 22 2023 23:41:00 | M&T Bank, PO Box 1508, Buffalo, New York 14240-1508 |
| 14802452 | + Email/Text: bankruptcydpt@mcmcg.com | Aug 22 2023 23:42:00 | Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710 |
| 14819920 | + Email/Text: bankruptcydpt@mcmcg.com | Aug 22 2023 23:42:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14802453 | Email/Text: cory@montgomerylynch.com | Aug 22 2023 23:41:00 | Montgomery Lynch & Associates, Inc., P.O. Box 22720, Beachwood, OH 44122-0720 |
| 14803271 | + EDI: RECOVERYCORP.COM | Aug 23 2023 03:30:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14861636 | + Email/Text: BankruptcyEast@firstenergycorp.com | Aug 22 2023 23:41:00 | Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1 Ste. 1-511, Holmdel, NJ 07733-1976 |
| 14802456 | + Email/Text: BankruptcyEast@firstenergycorp.com | Aug 22 2023 23:41:00 | Penelec, P.O. Box 3687, Akron, OH 44309-3687 |
| 14802458 | Email/Text: bankruptcy@sequium.com | Aug 22 2023 23:41:00 | Sequium Asset Solution, 1130 Northchase Pkwy, St, Marietta, GA 30067 |
| 14802467 | Email/Text: bankruptcy@uscbcorporation.com | Aug 22 2023 23:41:00 | USCB Corporation, P.O. Box 75, Archbald, PA 18403 |
| 14853399 | EDI: AIS.COM | Aug 23 2023 03:30:00 | Verizon, by American InfoSource LP as agent, PO |

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| 14802468 | + EDI: VERIZONCOMB.COM | Aug 23 2023 03:30:00 | Box 248838, Oklahoma City, OK 73124-8838 Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051 |
| 14802469 | + EDI: VERIZONCOMB.COM | Aug 23 2023 03:30:00 | Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505 |

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | THE BANK OF NEW YORK MELLON, F/K/A The Bank of New |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14802443 | *+ | Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956 |
| 14802447 | *+ | Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218 |
| 14802446 | * | Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218 |
| 14802461 | ## | Somerset Med Services, 4309 Glades Pike, Suite 200, Somerset, PA 15501-1153 |
| 14802462 | ##+ | Somerset Medical Central Medical, 223 S. Pleasant Avenue, Suite 301, Somerset, PA 15501-2188 |

TOTAL: 1 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-14 bnicholas@kmlawgroup.com |
| Kenneth P. Seitz | on behalf of Joint Debtor Laurel R Spano thedebterasers@aol.com |
| Kenneth P. Seitz | on behalf of Debtor Michael L Spano Jr. thedebterasers@aol.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 5